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Art Unit 3692

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Appl. No. 09/901,124; Filing Date: July 10, 2001
For: **Check Authorization System and Method**
Inventors: Meadow *et al.*
Our Ref: 2222.4960001

Sir:

Transmitted herewith for appropriate action is the following document:

1. Amendment and Reply Under 37 C.F.R. § 1.111.

The above-listed document is filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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JDE/RGH/lam
Enclosures

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